AN ORDINANCE AUTHORIZING THE MAYOR OF THE CITY OF ATLANTA TO THE **PROVISION** OF REPLACEMENT HOUSING **IMPLEMENT** HOMEOWNERS DISPLACED BY THE ROCK AND VINE STREETS SEWER PROJECT: TO DIRECT THE DEPARTMENT OF PLANNING AND COMMUNITY IMPLEMENT THE DEVELOPMENT TO COORDINATE AND REPLACEMENT PROGRAM THAT FACILITATES THE VOLUNTARY PURCHASE OF PROPERTY OF OWNER OCCUPIED HOMES BY THE ROCK AND VINE STREETS SEWER PROJECT THROUGH THE GEORGIA DOME HOUSING TRUST FUND: THE USE OF THIS FUND BEING LIMITED TO THOSE HOMEOWNERS PARTICIPATING IN THE HOUSING REPLACEMENT PROGRAM AND FUNDS USED FROM THE GEORGIA DOME HOUSING TRUST FUND MAY BE ELIGIBLE FOR REIMBURSEMENT FROM THE WATER SEWER FUND UPON APPROVAL OF THE PROJECT BY THE ATLANTA CITY COUNCIL; TO REQUEST THE COORDINATING RESPONSIBLE AUTHORITY OF THE ATLANTA RENEWAL COMMUNITY TO INCREASE FUNDING LIMITS OF THE MORTAGE ASSISTANCE PROGRAM FROM \$20,000 TO \$50,000 TO ASSIST IN THE FUNDING OF THE HOUSING REPLACEMENT PROGRAM.

WHEREAS, on September 21, 2002 unprecedented heavy rainfall and other undetermined factors resulted in severe flooding in several neighborhoods in Council District 3 & 4, as well as other areas of Atlanta; and

WHEREAS, the Atlanta City Council has previously authorized the Mayor to undertake and continue emergency relief efforts to respond to this flooding event as set out in Resolution 02-R-1717; and

WHEREAS, in connection with such efforts the Mayor has directed the Department of Watershed Management to develop an appropriate sewer infrastructure within the Tyler and Rock Street area to protect against future exposure of residents and their homes to raw sewage mixed with storm water and such project has been presented to the Atlanta City Council for approval as Ordinance 03-O-0311; and

WHEREAS, the Mayor has directed the Department of Planning and Community Development to develop an appropriate project to revitalize the neighborhood outside of the boundaries of the said sewer infrastructure project for homeowners displaced by said project to provide replacement housing at no additional cost to the homeowners; and

WHEREAS, the voluntary purchase of owner occupied homes impacted by the Rock and Vine Streets Sewer Project may be facilitated through the Georgia Dome Housing Trust Fund; and

WHEREAS, the use of the Georgia Dome Housing Trust Fund will be limited to those homeowners participating in the housing replacement program and all funds used from the Georgia Dome Housing Trust Fund will be eligible for reimbursement from water sewer funds

upon approval by the Council for land acquisition for the Rock and Vine Streets Sewer Project; and

WHEREAS, the use of the Georgia Dome Housing Trust Fund will be made available only after 100% of the owner occupied homes located within the Rock and Vine Streets Sewer Project site (as identified in Ordinance 03-O-0311 now pending before Council) commit to participate in the voluntary acquisition of their property by the Department of Planning And Community Development; and

WHEREAS, to implement the Housing Replacement Program the funding limits of the Mortgage Assistance Program must be increased from \$20,000 to \$50,000 to assist in the financing of the replacement homes to be built in the Vine City neighborhood, and said increase must be approved by the Coordinating Responsible Authority (CoRA) of the Atlanta Renewal Community; and

WHEREAS, the specifics of the Housing Replacement Program are more fully described in Exhibit A and the list of owner-occupied properties to be voluntarily acquired is described in Exhibit B, attached hereto;

NOW THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF ATLANTA, GEORGIA, as follows:

- Section 1: The Council of the City of Atlanta supports the provision of replacement housing to existing homeowners displaced by the Rock and Vines Streets Sewer Project at no additional costs above that which the homeowners are currently paying in monthly mortgage cost.
- Section 2: The Department of Planning and Community Development is hereby directed to coordinate and implement the Housing Replacement Program as described in Exhibit A attached hereto.
- Section 3: The Department of Planning and Community Development is hereby authorized to file an application with the Atlanta Development Authority for the use of the Georgia Dome Trust fund in the voluntary acquisition of owner occupied properties in connection with The Rock and Vines Streets Sewer Project as listed in Exhibit B attached hereto.
- Section 5: All of the owner occupied properties located within the area identified in Ordinance 03-O-0311 as included in the Rock and Vines Streets Sewer Project must reach agreement on a negotiated price with the Atlanta Development Authority in order for funds from the Georgia Dome Housing Trust Fund to be available for use in this project.
- Section 6: All funds used from the Georgia Dome Housing Trust Fund may be eligible for reimbursement by the water sewer fund upon approval of the project by Council for land acquisition for the Rock and Vines Streets Sewer Project within 30 days after

sale of the owner occupied properties within The Rock and Vines Streets Sewer Project boundaries.

Section 7: The Coordinating Responsible Authority of the Atlanta Renewal Community is hereby requested to increase funding limits of the mortgage assistance program from \$20,000 to \$50,000 to assist in the funding of the housing replacement program owner occupied properties in connection with The Rock and Vines Streets Sewer Project.

HOMEOWNERSHIP ASSISTANCE INFORMATION Vine City Flood Buyout Area

DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT Charles C. Graves, III, Commissioner

EXHIBIT A

Tyler and Rock Street Sewer Project Housing Replacement Program Synopsis

The Tyler and Rock Street Sewer Project proposes to mitigate a serious flood hazard in the Vine City neighborhood by buying properties necessary for the construction of a storm sewer tunnel with the capacity to carry a 25-year event storm. It is the goal of the Housing Replacement Program to offer opportunities to those homeowners who are displaced by this project to remain in the Vine City neighborhood. Further, it is the intent of the City that this replacement housing be made available at no more cost than the homeowner is already paying in monthly mortgage payments. A description of how the housing replacement program will work is found below:

Relocation Issues

Many of the homeowners impacted by the September 21, 2002 flood in Vine City have been relocated to temporary housing, under six-month leases. These leases will be extended and the City will continue to pay rent and electric utilities for these homeowners until they are placed in their permanent home. Further the City will pay moving expenses to move these families from the temporary housing back into their new homes.

For families who are still in their homes, the City will pay moving expense to move them to their new home when ready.

Financial Assistance

The City of Atlanta is prepared to provide financial assistance to homeowners to purchase new homes in the Vine City neighborhood. The homeowner may purchase a new home or an existing home in the neighborhood. The City's assistance will be in the form of a lump sum payment towards the purchase price of a home. Current limits for this down payment assistance is \$20,000, however the City plans to seek authority to raise this limit to \$50,000 for this program. Additionally lots for the construction of new homes in the Vine City neighborhood will be provided at no cost to the homebuyer. Under the guidelines of this program, the homeowner will be required to remain in the home for five years after completion. Should the homeowner move out of the home before the end of the five-year period a portion of the down payment assistance and lot price would be due to the City.

Each homeowner who participates in this program will also be expected to contribute the sales proceeds from the sale of their existing home to the City towards the purchase of their new home. If the homeowner has an outstanding mortgage on their existing home, this mortgage will be paid off at closing and only the net proceeds would be applied to the purchase of the new home.

Participation in the housing replacement program is voluntary and homeowners are not required to stay in Vine City. However, should the homeowners purchase homes outside of Vine City the assistance provided by the City will be reduced or eliminated.

Home Construction

The City will be working with and through Tyler Place Community Development Corporation and the Vine City Health and Housing Ministries to construct new homes for

purchase by the affected homeowners. In the construction of the homes, every attempt will be made to accommodate the needs and preferences of the homeowner as to style, floor plan, colors and finishes. However, our goal to place the homeowner into a new home at no additional cost above what they are currently paying places practical limits on how much leeway we have in these areas.



DEPARTMENT OF PLANNING AN COMMUNITY DEVELOPMENT 68 MITCHELL STREET SW SUITE 1200 GROUND FLOOR ATLANTA, GEORGIA 30035-0335 (404) 330-6390 FAX: (404) 658-7384 TDD (404) 658-7820

SHIRLEY FRANKLIN MAYOR CHARLES C. GRAVES, III Commissioner

BUREAU OF HOUSING AND CODE COMPLIANCE PHILIP SMITH, Director

CITY OF ATLANTA PROGRAMS AVAILABLE FOR REPLACEMENT HOUSING IN FLOOD DAMAGED AREAS

HOUSING DEVELOPMENT PROGRAM

The Bureau is working with currently the City's Community Development Corporations to facilitate the construction of up to 50 new homes per year. This program is funded through a \$3,000,000 construction fund from the Atlanta Empowerment Zone. Homes will be constructed on vacant lots throughout the City in cooperation with many of the Community Development Corporations. The City Council recently approved the use of over 350 City-owned lots for use in this program. City owned properties near the flood-damaged areas are shown on the attached maps. Tyler Place Community Corporation, Vine City Housing Ministries and the University Community Development Corporation are the primary CDC's that could be involved in the replacement housing.

MORTGAGE ASSISTANCE PROGRAM

Under current policies, the Atlanta Empowerment Zone would provide from \$15,000 to \$20,000 in Mortgage Assistance to first time homebuyers displaced by the flood in the Vine City neighborhood. This program is administered through the Bureau of Housing Finance and Economic Development and applications may be obtained by contacting the Bureau at 404 330-6410.

There has been considerable discussion in raising the MAP limits to \$50,000 that would be made as a low interest loan. Additionally the program may need to be amended to allow an exception to the "first time homebuyer" requirement to assist the homeowners impacted by the buy-out program.

URBAN RESIDENTIAL FINANCE AUTHORITY

The Urban Residential Finance Authority provides up to 5% of the house price to a maximum of \$7500 for down payment assistance. These funds can be used in conjunction with the MAP program above for a total of \$27,500 in financial assistance.

Additionally, URFA provides a bond-financed mortgage product to fiancé home purchases. While the interest rate required by the bonds is not significantly different from private financing, this program can be useful in financing home purchases for less credit-worthy applicants.

PROGRAMS AVAILABLE FOR REPLACEMENT HOUSING Page Two

LAND BANK PROGRAM

The Atlanta Empowerment Zone is providing funds to the Atlanta/Fulton County Land Bank Authority to assist in the acquisition of vacant lots and houses for the construction and rehabilitation of homes for homeownership. Under this program up to 450 lots will be acquired within the Empowerment Zone area to provide affordable homes for purchase. This program will be used in conjunction with the other homeownership programs to significantly increase the supply of affordable homes. \$2.4 million has been allocated to this project.

EXAMPLE FINANCING PLANS REPLACEMENT HOUSING ROCK AND TYLER STREETS

SAMPLE PAYMENT CALCULATIONS

Housing Costs		\$75,000	\$100.000	\$125,000
Purchase Price	s,	\$ 00.000.57	100,000.00	125,000.00
Less:				
City Buyout of Damaged House	\$3	\$ 00.000.00	\$ 00.000.07	75 000 00
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Vine City Property Owners (per tax records)

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Mary A Jenkins 605 Tyler St Atlanta GA 30314 B05 Tyler	8	+-	lvey	583 Tyler St	Atlanta	δ Θ	30314	583 Tyler
	37		Jenkins	605 Tyler St	Atlanta	45 EA	30314	

EXHIBIT B

Vine City Property Owners (per tax records)

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_	First Name	Last Name		City	State	Zip	Property Add
88	Cynthia	Jeter	4900 Central Drive. Apt 136	Stn Mtn	GA	30083	610 Rock St
39	Melvin	Johnson	600 Simpson St	Atlanta	GA	30314	600 Simpson St
8	40 Marvita	Reynolds	이 #304 East		GA	30310	610 Rock St
4	Viola	Jones		Atlanta	ВA	30314	610 Rock St
42	Mike	Koblentz	od Av		GA	30309	585 & 587 Rock St
43	Adiel & Robert	Lisbon		Atlanta	ĞA	30311	602 Tyler St
	ł	: :	:	-	•	0	273, 283, 289, 293, 305, 307, 309 Elm
44	44 Wood I.	Lovell	204 Sixteenth St	Atlanta	Y 5	30318	SI
45	Calvin	Maddox	3376 Dale Court	Rex	GA	30273	640 & 644 Simpson St
46	Orville	Marshall	540 Moreland Av	Atlanta	GA	30307	593 & 595 Rock St
47	Paul	Menefee	2740 Greenbriar Pkwy Ste. 102	Atlanta	GA	30331	301 & 305 Elm St
48	Bernice Phelps &	Nathaniel Smith	Tyler St	Atlanta	GA	30314	584 Tyler St
49	Barbara	Patton		Atlanta	GA	30314	616 Simpson St
20		Pierce	615 Rock St	Atlanta	GA	30312	615 Rock Street
51	Evelyn	Rice	593 Tyler St	Atlanta	GA	30314	593 Tyler St
25		Russell	P.O. Box 4178	Atlanta	GA	30302	611 Rock St
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ટ	_	Sellers	1013 Hardin Avenue	College Park GA	¥5	3033/	309 EIM ST & 650 SIMPSON ST
3		Shields	256 Walnut St	Atlanta	ďγ	30314	256 Walnut St
22		Shumaker		Atlanta	ВA	30324	589 Thurmond St
28	William L.	Smith	611 Tyler St	Atlanta	GA	30314	611 Tyler St
27	Carl	Smith, Jr	2360 Beach Way	Atlanta	СA	30310	606 Simpson St
	58 Art	Sommerville	3685 Northland Dr	Los Angeles	CA V	90008	587 Tyler St
29	Bridgett	Swanson	3667 Calmer Circle	East Point	GA	30344	630 & 634 Simpson St
9		Tibbs	1695 Duren Fields Way	Lithonia	СA	30058	260, 264, 292 &
61		Tookes		Atlanta	ВA	30302	255 & 265 Vine St
62	James S. & Steven	Tuggle		Atlanta	GA	30314	597 Tyler St
63	Gloria	Turner	596 Rock St	Atlanta	ВA	30314	596 Rock St
64	_	Victoria Smith	606 Tyler St	Atlanta	GA	30314	606 Tyler St
65	Collette	Ward	584 Rock St	Atlanta	ĞΑ	30314	584 Rock St
99		White	601 Tyler St	Atlanta	βA	30314	
67		Williams	518 Thurmond St	Atlanta	GΑ	30314	
89	l Ellen	Womble	617 Tyler St	Atlanta	ĞΑ	30314	617 Tyler St
69	Progressive Investments, Inc.		2065 Peachtree Industrial Ct	Chamblee	ĞΑ	30341	
70	70 Progressive Investments, Inc.		2065 Peachtree Industrial Ct	Chamblee	ĞΑ	30341	631 Thurmond St
7	71 Progressive Investments, Inc.		2065 Peachtree Industrial Ct	Chamblee	GA	30341	641 Thurmond St